



# Cash Flow Statement

A personal cash flow statement can be used to see where your income is being spent over a period of time. This cash flow statement is set up so you can use it to estimate your monthly inflows and outflows, document the actual amounts, and plan your spending for next month. It's designed as a zero-sum budget where every dollar of income (inflow) is allocated to a specific expense (outflow), so that total inflows equal total outflows. *Not all of the items or sections are applicable to every individual; complete those that are relevant to you. Expenses that you pay annually can be broken down into monthly expenses.*

**Personal Cash Flow Statement for:**

FIRST NAME \_\_\_\_\_ M.I. \_\_\_\_\_ LAST NAME \_\_\_\_\_

SPOUSE'S FIRST NAME (IF APPLICABLE) \_\_\_\_\_ M.I. \_\_\_\_\_ LAST NAME \_\_\_\_\_

Earned Income Source (Gross Amount)	Employer, Notes, etc.	Estimated Monthly Amount	Actual Monthly Amount	Budgeted Monthly Amount
Occupation 1				
Occupation 2				
Bonus / Tips				
Occupation 1 (Spouse)				
Occupation 2 (Spouse)				
Bonus / Tips (Spouse)				
Other				
<b>Total Earned Income Source =</b>				

Other Inflow Sources	Notes, description, registration, start date, end date, etc.			
Alimony (Received)				
Annuity 1				
Annuity 2				
Business Income				
Disability Income				
Dividend Income				
Gifts Received				
Interest Income				
Investment Income				
Pension				
Pension (Spouse)				
Rental Property / Unit Number 1				
Rental Property / Unit Number 2				
Royalty Income				
Systematic Withdrawals				
Social Security				
Social Security (Spouse)				
Other _____				
<b>Total Other Inflow Sources =</b>				

Deficit Inflow Source	If you had to borrow, what did you use? Avoid borrowing.			
Credit Card _____				
Personal Loan _____				
Other _____				
<b>Total Deficit Inflow Sources =</b>				

<b>TOTAL INFLOWS (Add Earned Income, Other Inflow Sources, &amp; Deficit Inflow Sources) =</b>			
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<b>Outflows (Earned Income Taxes)</b>	<b>Notes</b>	<b>Estimated Monthly Amount</b>	<b>Actual Monthly Amount</b>	<b>Budgeted Monthly Amount</b>
Federal Income Tax				
Social Security Income Tax				
Medicare Income Tax				
State Income Tax				
State Unemployment Insurance (SUI)				
Local Income Tax				
Other Taxes _____				
<b>Total Income Taxes =</b>				

<b>Outflows (Other Taxes)</b>	<b>Notes</b>			
Capital Gains Tax				
Gift Tax				
Net Profits Tax				
Other Taxes _____				
Other Taxes _____				
<b>Total Other Taxes =</b>				

<b>Outflows (Family Personal Expenses)</b>	<b>Notes</b>			
Activities / Sports				
Charitable Giving				
Child Care - Day care / Baby sitting				
Child Support				
Clothing / Shoes				
Dry Cleaning				
Dry Goods				
Entertainment				
Gifts Given				
Grooming / Cosmetics				
Haircuts / Salon				
Hobbies				
Legal Expenses				
Memberships				
Pets - Food/Boarding/Vets/Grooming				
Recreation				
School Expenses				
Vacations				
Weddings				
Other _____				
<b>Total Family Personal Expenses =</b>				

<b>Outflows (Food Expenses)</b>	<b>Notes</b>			
Dining Out				
Groceries				
Other _____				
<b>Total Food Expenses =</b>				

<b>Outflows (Health Care Expenses)</b>	<b>Notes</b>	<b>Estimated Monthly Amount</b>	<b>Actual Monthly Amount</b>	<b>Budgeted Monthly Amount</b>
Dental Bills / Co-pays				
Disability Insurance				
Fitness				
Health Care Insurance				
Long-Term Care Insurance				
Medical Bills / Co-pays				
Prescriptions / Co-pays				
Vision - exams / glasses / contacts				
Other _____				
<b>Total Health Care Expenses =</b>				

<b>Outflows (Residential Expenses)</b>	<b>Notes</b>			
Appliance Purchase/Replacement/Repair				
Furniture Purchase/Replacement/Repair				
Lawn / Garden Care				
Liability Insurance				
Home Maintenance				
Home Repairs				
Homeowner Association Dues				
Homeowners / Renters Insurance				
House Cleaning				
Mortgage Payment(s)				
Personal Property Insurance				
Property Taxes				
Rent Payments				
Other _____				
<b>Total Residential Expenses =</b>				

<b>Outflows (Utilities)</b>	<b>Notes</b>			
Cable / Satellite				
Cell Phone				
Electric				
Garbage				
Home Phone				
Internet				
Natural Gas or Oil				
Security System Monitoring Fee				
Sewer				
Telephone				
Water				
Other _____				
<b>Total Utilities Expenses =</b>				

<b>Outflows (Automobile/Transportation Expenses)</b>	<b>Notes</b>	<b>Estimated Monthly Amount</b>	<b>Actual Monthly Amount</b>	<b>Budgeted Monthly Amount</b>
Automobile Insurance				
Gasoline / Diesel				
Lease Payment				
Loan Payment				
Parking				
Rent				
Repairs				
Servicing				
Subway /Bus Fairs				
Tolls				
Other _____				
<b>Total Automobile /Transportation Expenses =</b>				

<b>Outflows (Other Debt Repayment) (PAYMENTS on Outstanding balances only)</b>	<b>Notes</b>	<b>Annual Rate (%)</b>	<b>Current Balance (\$)</b>			
Credit Card 1						
Credit Card 2						
Credit Card 3						
Credit Card 4						
Educational Loan 1						
Educational Loan 2						
Other Loans 1						
Other Loans 2						
Other _____						
Other _____						
<b>Total Debt Repayment =</b>						

<b>Outflows (Savings &amp; Investments)</b>	<b>Notes</b>			
Emergency Fund/Cash Reserves Account				
Taxable Accounts (Non-Qualified)				
Retirement Accounts (Qualified)				
Educational Savings Accounts				
Other _____				
<b>Total Savings/Investments =</b>				

**Total Inflows = Total Outflows**

<b>TOTAL OUTFLOWS (Add all Outflows from page 2, 3, &amp; 4)=</b>			
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<b>TOTAL INFLOWS (Include total from page 1) =</b>			
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TOTAL OUTFLOWS above should equal TOTAL INFLOWS. Try not to rely on borrowing to pay for your expenses. Your goal should be to spend less than you make and place a percentage of your income in savings and investments.

CREATE A BUDGET - A budget is a written plan of how you will spend your money for a specified time period (usually monthly). This tool can help you manage your future spending in an attempt to keep your expenses aligned with your income and your financial goals. A budget allows you to see your financial life on paper.

Use the last column of this worksheet to plan how you will spend your income next month. Every dollar should be accounted for, whether you spend it or save it.